

Information to identify the case:

Debtor 1	Shannon D. Munn	Social Security number or ITIN xxx-xx-9226
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 17-34965-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shannon D. Munn

1/20/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shannon D. Munn
Debtor

Case No. 17-34965-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Jan 20, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2023:

Recip ID	Recipient Name and Address
db	+ Shannon D. Munn, 1031 Lynwood Lane, Somerdale, NJ 08083-2215

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 20 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 20 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517337970	+ EDI: CINGMIDLAND.COM	Jan 21 2023 01:34:00	AT&T Mobility II, LLC, c/o AT&T Services, Inc., Karen Cavagnaro, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
517224471	+ Email/Text: bankruptcy@rentacenter.com	Jan 20 2023 20:45:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-6191
517316376	+ Email/Text: rm-bknotices@bridgecrest.com	Jan 20 2023 20:44:00	Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
517224472	+ EDI: CAPITALONE.COM	Jan 21 2023 01:34:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517224473	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 20 2023 20:56:42	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517224475	+ EDI: CONVERGENT.COM	Jan 21 2023 01:34:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
517224476	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 20 2023 20:56:55	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517224477	+ Email/Text: rm-bknotices@bridgecrest.com	Jan 20 2023 20:44:00	DriveTime Credit Co, Attention: Bankruptcy, 4020 E Indian School Rd, Phoenix, AZ 85018-5220
517224479	+ Email/Text: bknotice@ercbpo.com	Jan 20 2023 20:44:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517224478	+ Email/Text: bankruptcydepartment@tsico.com	Jan 20 2023 20:45:00	Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
517224480	+ EDI: AMINFOFP.COM	Jan 21 2023 01:34:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517224481	+ EDI: CBS7AVE	Jan 21 2023 01:34:00	Ginnys/Swiss Colony Inc, 1112 7th Ave, Monroe, WI 53566-1364

District/off: 0312-1

User: admin

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517224482	EDI: IRS.COM	Jan 21 2023 01:34:00	Internal Revenue Service, 955 South Springfield Avenue, Bankruptcy Department, Springfield, NJ 07071
517230852	EDI: JEFFERSONCAP.COM	Jan 21 2023 01:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517224474	EDI: JPMORGANCHASE	Jan 21 2023 01:34:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
517341092	Email/PDF: resurgentbknotifications@resurgent.com	Jan 20 2023 20:57:08	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517339280	Email/PDF: resurgentbknotifications@resurgent.com	Jan 20 2023 20:56:48	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517224483	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 20 2023 20:44:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517262592	+ EDI: CBSMASON	Jan 21 2023 01:34:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517341400	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 20 2023 20:56:53	Merrick Bank, c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517330297	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 20 2023 20:44:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517268515	+ EDI: JEFFERSONCAP.COM	Jan 21 2023 01:34:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517262719	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 20 2023 20:44:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517224484	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 20 2023 20:44:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
517269052	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 20 2023 20:44:00	Santander Consumer USA Inc, PO Box 961245, Fort Worth, TX 76161-0244
517224485	+ EDI: CBS7AVE	Jan 21 2023 01:34:00	Seventh Avenue, Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
517262591	+ EDI: CBSMASON	Jan 21 2023 01:34:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517241801	+ EDI: AIS.COM	Jan 21 2023 01:34:00	T Mobile/T-Mobile USA Inc, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517224486	+ Email/Text: BK@servicingdivision.com	Jan 20 2023 20:44:00	The Money Source Inc, 500 S Broad St, Meriden, CT 06450-6755
517342237	+ Email/Text: BK@servicingdivision.com	Jan 20 2023 20:44:00	The Money Source, Inc., 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
517224487	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Jan 20 2023 20:44:00	Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717
517862984	+ EDI: AISACG.COM	Jan 21 2023 01:34:00	Wollemi Acquisitions, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517874716	+ EDI: AISACG.COM	Jan 21 2023 01:34:00	Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118, Wollemi Acquisitions, LLC c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517874715	+ EDI: AISACG.COM		

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Jan 21 2023 01:34:00

Wollemi Acquisitions, LLC c/o AIS Portfolio
Servic, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Money Source, Inc., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, 1581 Main Street, Suite 200, Warrington
518769519	##+	The Money Source Inc., KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Shannon D. Munn jjresq@comcast.net jjrogers0507@gmail.com
Steven P. Kelly	on behalf of Creditor The Money Source Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6